

**IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF MISSISSIPPI  
DELTA DIVISION**

**JAMES PAYNE**

**PLAINTIFF**

**VERSUS**

**CIVIL ACTION NO. 2:03CV369-P-A**

**FIRST NATIONAL BANK OF CLARKSDALE,  
GULF GUARANTY LIFE INSURANCE COMPANY,  
LEDBETTER AUTO SALES, JOE ALDERSON and  
JOHN DOES 1-9**

**DEFENDANTS**

**FINAL JUDGMENT**

This cause came on for hearing on dispositive motions filed by the defendants [78], [81] and [82]. The Court, having considered the motions and being otherwise fully advised in the premises, finds as follows, to-wit:

In accordance with the Memorandum Opinion entered this day, the Court finds that the defendants' motions are well-taken and should be sustained.

IT IS, THEREFORE, ORDERED AND ADJUDGED that the motions for summary judgment [78], [81] and [82] are well-taken and should be, and hereby are, GRANTED. This cause is hereby DISMISSED WITH PREJUDICE, each party to bear its own costs.

SO ORDERED, this the 20<sup>th</sup> day of December, 2005.

/s/ W. Allen Pepper, Jr.  
W. ALLEN PEPPER, JR.  
UNITED STATES DISTRICT JUDGE